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INTERACTIVE REWARD SYSTEM AND METHOD

Field of Invention

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The present invention is directed to a computerized interactive offer and reward processing system, and more particularly, to a coupon issuance and redemption system for use in interactive mediums such as the Internet.

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Background of the Invention

In recent years, there has been enormous growth in Internet and online shopping and other online consumer transactions. Additionally, many "regular" businesses have created websites to promote their products and

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services. Businesses, especially e-commerce businesses, have the need to attract customers to their websites. One common way to attract Internet customers to a website is to advertise on other websites.

5 In the Internet environment, a typical advertisement on a website is what is known as a banner advertisement. A banner advertisement can be an advertisement that appears towards the top or bottom of a webpage on a website. Microsoft Press, Computer Dictionary, 3rd Edition, defines a banner to be a section of a webpage containing an advertisement that is usually an inch or so tall and spans the width of the webpage. The banner contains a link to the advertiser's website. Thus, a banner advertisement has an webpage associated with it, which is usually the webpage at the website of the advertiser. When a user selects the banner advertisement, for example, by clicking on the banner advertisement, the user is taken to the webpage associated with the advertisement. That is, when a user clicks on the banner advertisement, the webpage specified in the banner advertisement is downloaded to the user's computer for viewing by the user's Internet browser program.

25 In this document, the term "interact with" will be used
as a generic description of the process of selecting or
clicking on an advertisement or other interactive image
in order to be taken to a webpage (or other output
display) or to have displayed further information
30 regarding or associated with the advertisement.

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5 Internet advertising.

Internet Service Provider (ISP) in the United States. It is financially supported through electronic advertising. See U.S. Patent No. 5,809,242 to D. E. Shaw et. al. See also U.S. Patent Nos. 5,838,790 and 5,848,397. Geocities is a popular service that hosts websites for "free". It is financially supported by advertisers. Each user who creates a "free" website that is hosted by Geocities agrees to allow Geocities to include banner advertisements on the user's website.

20 However, with the growth of Internet advertisements, and
because banner and other Internet advertisements are
becoming quite common, Internet users have become more
discerning as to which advertisements they react to.
Accordingly, the "click-through" rate for many Internet
25 advertisements is decreasing. (The click-through rate is
the number of users who select the advertisement by
clicking on it divided by the total number of users to
whom the advertisement is displayed.)

30 As a result, there is a need for an incentive scheme to

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reward users who interact with banner and other Internet advertisements.

Various promotional programs have been implemented to
5 attract consumers to websites. For example,
cybergold.com has a scheme that allows users to establish
a cybergold account. Points will accrue in the account
when the user performs various functions, such as
visiting a website, interacting with an advertisement or
10 purchasing a product. These points can be redeemed to
purchase products. Netcentives.com is a promotional
program that allows users to earn points for completing
activities on websites. Users can earn points for doing
things like purchasing products, downloading software and
15 completing surveys. These types of schemes have had
limited success due to their complexity, the need to pre-
register and establish an account and the difficulty of
redeeming points for products.

20 Electronic coupon systems have been proposed as a
marketing tool. One example is the marketing network and
process described in a patent by Golden et. al., U.S.
Patent No. 5,761,648. However, that system has a number
of deficiencies. The coupons are not associated with
25 advertisements, and so do not in themselves attract users
to interact with an advertisement on an Internet site.
All coupons are stored on a service database for
selection. Thus, each coupon competes with other coupons
in the system for the attention of the user. The coupon
30 must be downloaded to the consumer's computer. This

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means the coupon could be lost if the consumer's hard disk crashes. To redeem the coupon, it must be printed out or electronically transmitted to the merchant. In the Golden et. al. system, it is difficult (if not impossible) for the consumer to redeem the coupon if shopping electronically from a computer other than the computer to which the coupon was downloaded.

Another example is U.S. Patent No. 5,855,007 to Jovicic et. al. This patent describes an electronic coupon communication system for generating and redeeming product discount coupons over the Internet. Again, the coupon must be stored on or printed at the user's computer.

Accordingly, there is a need for an incentive program that:

1. encourages users to interact with electronic advertisements that are associated with the present invention;
2. takes minimal time and skill to use;
3. does not require pre-registration;
4. aligns with real-world experiences;
5. is easy to implement;
6. provides easy-to-redeem offers;
7. allows tracking of sales and consumer preferences; and
8. will likely attract significant traffic to participant's website or "place of business".

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There is a similar need for an interactive reward system outside of the Internet environment. For example, there are many different kinds of interactive media, such as, 5 for example, cable TV, digital TV, web TV, interactive kiosks, automated teller machines, in-flight entertainment units, mobile telephones and gaming devices. It is common for advertisements and interactive images to be output in such interactive media.

10 Accordingly, there is also a need for an incentive program that encourages users to interact with such promotions.

Summary of the Invention

15 The present invention is directed to a computer-implemented reward-based advertising system and method. For convenience of description only, the present invention will be described in the context of

20 advertisements, pages and interactive images displayed on websites. However, as will become apparent below, the present invention is not so limited to this representative embodiment, and has many uses outside of Internet webpage advertisements. As discussed in detail

25 below, the present invention is not limited to advertising on websites, and can be used with many interactive media technologies, for example, digital TV, interactive kiosks, automatic teller machines and in-flight entertainment units.

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5 advertisement on a website.

10 "reward" logo, border or icon. When the user sees an advertisement with rewards marking, it will indicate to the user that a reward will be available to the user in exchange for interacting with this advertisement.

15 advertisement as compared to other advertisements without
the rewards marking. The marking makes it easy for users
to determine which advertisements are worthwhile to click
on.

20 The system can also operate successfully in cases where participating advertisements do not have the reward marking. For example, some advertisements could grant to the user a "surprise" reward if the user interacts with the advertisement. However, in this case, the user would
25 not be likely to be attracted, in the first instance, to the advertisement because of the system of the present invention. It may, however, encourage repeated selection of a web page or interactive image.

30 According to the present invention, rewards can be easily

The user may then select this advertisement, for example, by clicking on the advertisement. If the user does so, the user then will instantly and automatically "receive" a reward. The reward is stored in the central database
 5 and need not be physically or electronically transferred to the user. At the end of the reward allocation process, the webpage associated with the advertisement (e.g., the webpage of the promoter) is usually (but not necessarily) displayed to the user.

10

There are many kinds of rewards that can be accommodated by the present invention. Examples of rewards offered by a promoter may include:

- 15 • save 5% when purchasing goods at the promoter's website;
- get a free X when you purchase Y at the promoter's website;
- pay no shipping when you purchase goods at the
 20 promoter's website; and
- get two for the price of one at the promoter's webstore.

A reward may also be a physical coupon that can be printed for use/redemption at the promoter's real-world
 25 shop or premises.

A reward may include one or more conditions, for example, an expiry date, and whether the reward is "single use" or can be used more than once.

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At any time, a user can visit a central website to see a list of all rewards that they have collected. Typically, that website will be maintained by the system administrator and will be electronically linked to the central database. At the central website, the user can list their current rewards, redeem a reward, or transfer a reward to another user.

The user can redeem their rewards at the promoter's website or otherwise by communicating, interacting or transacting with the promoter. An application program operated by the promoter will query the central database to determine if the user is entitled to a reward and to authenticate the reward. On authentication of the reward, the promoter will fulfill the terms of the reward.

The user can also print the reward using an output device such as a printer and redeem the benefit at a physical location or outlet. The printed reward or coupon may be authenticated with the central database using an IVR, telephone or web interface.

In short, there are three typical means to allow a user to redeem a reward. First, the user can redeem a reward by visiting the central website and claim a reward there. Second, the user can redeem a reward at a website determined by the promoter. For example, as part of an online transaction process, the promoter can have a "claim Reward" button or link which will, if selected by

the user, automatically reduce the total price paid by the user or revise the transaction to reflect the redemption of the reward. If there is more than one applicable reward available, the promoter will prompt the user as to which one the user wishes to redeem. As can be seen, in this second redemption scenario, the promoter will interact with the central database to obtain information about available rewards for that user. Thirdly, the user can print a record of the reward and redeem it at a physical outlet specified by the promoter.

In the representative embodiment of the present invention, Internet technology is used to minimize inconvenience or paperwork for the user. Each user of the system is allocated a unique user number by the system administrator. This user number is stored on the user's computer, for example, in a "cookie" maintained by the user's Internet browser. (Examples of Internet browsers include Netscape Navigator and Microsoft's Internet Explorer. A cookie is a block of data that a web server stores on a client system. A copy of the cookie can be sent to a website server when the user visits the website.) The user need not know that the user number is being stored on the user's computer -- this can be done seamlessly by the browser program. However, the user number can be made available to the user so that if the user's computer crashes or if the user uses another computer, the user can still have access to his or her rewards.

There is no need for rewards to be electronically or otherwise transmitted or sent to the user. The only information that need be provided to the user is the user number, and although desirable to do so, providing the user number to the user is an optional feature.

20 An advertisement may have more than one offer associated with it. For example, U.S. residents could receive one reward and users living out of the U.S. may receive a different reward for interacting with the same advertisement.

Accordingly, one can see that the present invention has a number of benefits.

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degree of excitement for the user, the promoter's advertisement need not specify the nature of the reward, but merely that a reward will be available. The user will be motivated to interact with the advertisement to
5 find out what reward the user actually received. There is no registration process, so the system is available to all Internet users. There is no cost or wasted time in collecting rewards -- rewards are collected seamlessly by the user in interacting with advertisements in the normal
10 way. All rewards can be stored in the one place for easy viewing, sorting and redemption by the user. It is simple for the user to redeem a reward. The user can transfer rewards to others.

15 For promoters, advertisement click-through rates will increase, creating additional business opportunities. Offers easily can be created, but they can have sophisticated rules. Accordingly, the cost to use the system is low and the financial and promotional benefits
20 can be high.

Further, the system administrator may collect valuable information relating to response and redemption rates, user demographics and profiles. In an advanced
25 embodiment, rewards can be targeted to specific types of users based, for example, on past collection and usage of rewards and demographics.

Although described herein in relation to banner
30 advertisements on the World Wide Web, the present

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invention has broader application. For example, it is not limited to banner advertisements, but can be used in conjunction with other types of interactive advertisements, web pages, interactive images and even
5 simple hypertext links. As described in the detailed description below, the present invention can be used in conjunction with many different interactive media, such as, for example, cable TV, digital TV, web TV, interactive kiosks, automated teller machines, in-flight
10 entertainment units, mobile telephones and gaming devices.

In the place of a cookie, a physical token (e.g., magnetic stripe card or smartcard) or user ID number may
15 be utilized to track a user's rewards accumulation within the database.

Thus, the present invention provides a number of benefits. For example, the present invention:

- 20
1. encourages users to interact with promoter's advertisements instead of the advertisements of others;
 2. takes minimal time and skill to use;
 - 25 3. does not require pre-registration;
 4. aligns with real-world experiences, such as collecting coupons;
 5. is easy to implement;
 6. is flexible in operation;
 - 30 7. provides easy-to-redeem rewards;

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Fig. 7 is a high level flowchart representing redeeming a physical coupon or reward.

Detailed Description

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Referring now to the drawings, and initially Fig. 1, there is illustrated in block diagram form the representative hardware elements of a user's computer 2. In the representative embodiment, the computer 2 is used by a typical user to access the Internet and view webpages or other content. The computer 2, such as a multimedia personal computer (MPC), comprises a processor 4, such as an Intel Pentium processor, RAM 6 and a hard disk drive and hard disk 8. Although the processor 4 can be any computer processing device, the representative embodiment of the present invention will be described herein assuming that the processor 4 is an Intel 486 processor or higher. The hard disk 8 stores an operating system, such as the Microsoft Windows 98 or Windows NT operating system, which is executed by processor 4. The present invention is not limited to the Windows operating system, and with suitable adaptation, can be used with other operating systems. For ease of explanation, the representative embodiment as described herein assumes the Windows 98 operating system.

Application program computer code is stored on a disk that can be read by drive 8 and executed by processor 4. In the representative embodiment, the user's computer 2 will have a web browser program (such as, for example,

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Internet Explorer or Netscape Navigator). Ideally, the browser program should be able to accept, store and send cookies.

- 5 The computer 2 is coupled to the Internet 20. Typically, the computer 2 will be coupled to the Internet 20 via a modem 10.

Coupled to the computer 2 are one or more input devices
10 12, such as a keyboard, mouse, joystick, trackball, microphone, scanner, and the like. Also coupled to the PC are one or more output devices 14, such as a monitor, sound speakers, printer, and the like.

- 15 Turning now to Fig. 2, there is illustrated a typical network environment applicable to the representative embodiment. As discussed above, the user's computer 2 is coupled to the Internet 20. Also coupled to the Internet is a computer 50 operated by a system administrator of
20 the scheme. The system administrator has a website 52 controlled by the computer 50, typically a webserver computer. The computer 50 also runs an application program 54 (implementing, in part, functions of the present invention) and a central database 56 (discussed in
25 detail below). The central database 56 and computer 50 are maintained by the system administrator. The central database, as discussed in detail below, stores the available offers and rewards.

- 30 The central database 56 can be implemented using a

5

A user, using the user computer 2, will access content, such as websites, via the Internet 20. Assume that the user is viewing a website 32. This website 32 can be made available to Internet users via a webserver computer 30 as is well known in the art. The website 32 may include an advertisement 34. The advertisement 34 advertises the goods or services of the promoter.

According to the representative embodiment, the advertisement 34 can include a rewards indicator 36, such as a distinctive rewards logo, border or icon. The rewards indicator 36 signifies that the advertisement 34 is participating in the instant rewards program of the present invention.

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Fig. 3 is a highlevel flowchart representing the process of obtaining a reward according to the present invention.

- 5 The user (using the user computer 2) visits a website,
e.g., website 32 (step 60). The user selects the
advertisement 34 on the website 32 (step 61). (If the
user does not select an advertisement, the process
according to the present invention does not take place.)
10 If the user selects the advertisement 34, the central
application 54 tries to identify the user. It does this
by determining if a reward cookie (that includes a unique
number ID) (step 62). If there is no cookie, the user is
asked if the user will participate (step 63). If the
15 user does not wish to participate, content associated
with the promoter is displayed on the user computer 2,
e.g., the website 42 of the promoter (step 67a). If the
user does wish to participate, then the central
application 54 attempts to set a reward cookie (step 65).
20 If the cookie cannot be set, the user is requested to
enter an ID number (step 64). If an invalid ID is
entered, the user is returned to step 63.

Once the user has been identified by the central

- 25 application 54, the central application determines if the
selected offer is valid (step 66). If the offer is not
valid, content provided by the promoter can be provided
to the user (step 67a).

- 30 If the offer is valid, the central database 56 is updated

to show that the user has been allocated a reward (step 68).

Thus, the user receives a reward associated with the
5 advertisement 34, as specified by the promoter (step 68),
and optionally, a message is displayed to the user
informing the user that he or she has received a reward
(step 69). The reward is stored in the central database
56, indexed under a user number (ID) associated with the
10 user (step 68). Content associated with the promoter is
displayed on the user computer 2, e.g., the website 42 of
the promoter (step 67b).

In further detail, when the user interacts with the
15 advertisement 34, the user will be temporarily redirected
to the central application 54 to allow for the
identification of the user, issuance of the reward and
security confirmation. Steps 62 through 68 are explained
in more detail as follows:

20

When the user selects the advertisement 34 (step 61),
control of the process is passed to the central
application 54. The central application 54 processes the
interaction in the following steps:

25

1. *Identify the user.* Each user has a unique number
ID). This ID can be maintained automatically by the user
computer 2 (e.g., as a cookie) or manually entered by the
user each time a reward is received (step 64). The user
30 has the responsibility to maintain their own ID. Total

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- check if the user has a valid ID; and if not,
- present the manual entry form for entry of the ID plus registration options for first time users.

3. *Redirect the User* to the target address as specified
15 by the Promoter and stored in the central database 56
(step 67b). In this example, the target address is the
promoter's website 42. The central database 56 redirects
the user computer 2 to the target address.

20 For a first time user of the system, the user is issued
with the ID, which (in the representative embodiment) is
a unique string comprising randomly generated
alphanumeric characters, 6 to 8 characters in length.
The ID can be stored by the user's browser program as a
25 cookie (this is the default setting) or manually by the
user (for example, in memory or on paper). If the ID is
stored as a cookie, then all rewards are collected
automatically without user intervention. If the ID is
not stored as a cookie, the user is required to manually
30 input the ID when rewards are received or redeemed by the

user.

There are three typical means to allow a user to redeem a reward. First, the user can redeem a reward by visiting
5 a central website 52 and redeem a reward there. This is illustrated in Fig. 4. The user visits the central website 52 operated by the central database 56 (step 70). If the user ID is stored as a cookie, then the cookie is accepted (step 71) and this ID is seamlessly made
10 available to the central application 54. If a cookie is not accepted, then the user is prompted to manually enter the ID (step 74). The central application determines if the ID provided is valid. Assuming that the ID is valid, the central application 54 will retrieve from the
15 database 56 (step 76) and display a list of rewards available for that user (step 77). The user will select a reward for redemption (step 78) and will be taken to the promoter's website, e.g., website 42 (step 79). A program or script running at the promoter's website will
20 then redeem the reward according to its conditions. For example, the user will complete the purchase (step 80), and optionally, the reward will be expired in the central database 56.

25 Secondly, the user can redeem a reward at the promoter's website (e.g., 42), as set out in Fig. 5. For example, the user is shopping on the promoter's website (step 60). A shopping script is running on the promoter's website 42 (step 100). For example, the user selects a product to
30 purchase. The user is asked whether or not the user

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wishes to claim a reward, for example, by selecting a "claim Reward" button or link on the promoter's website 42 (step 102). If the user does not claim a reward for this purchase, the purchasing process continues as it would prior to implementation of this invention (step 5 104). If no cookie is located, the user is asked to enter a valid ID (step 105). If the user enters an invalid ID, purchasing process will continue as normal without a reward (step 104). The shopping script will 10 call the central application 54 to query the central database 56 to obtain a list of rewards (step 76). The central application 54 will retrieve from the database 56 (step 76) and display a list of rewards available for that user (step 77). The user will select a reward for 15 redemption (step 78) and the total purchase price is recalculated to take into account redemption of the reward (step 108). A program or script running at the promoter's website will then redeem the reward according to its conditions. For example, the user will complete 20 the purchase (step 80), and optionally, the reward will be expired in the central database 56 (step 81).

Thirdly, as an alternative to redeeming a reward online, the user can print a reward coupon. This is illustrated 25 in flowchart form in Fig. 7. Fig. 7 is similar to Fig. 5 in a number of respects, so the same reference numerals are used for similar steps and are not explained again here. After selecting the reward (step 78), the user prints a reward coupon which includes a reward number or 30 other identifier (step 120) and presents the coupon at a

physical location or outlet as specified by the promoter (step 122). The printed reward or coupon may be authenticated and expired at the outlet by submitting the reward ID into the central database using an IVR,
5 telephone or web interface (step 124).

Fig. 6 illustrates, in table format, the structure of the central database 56. In the representative embodiment, the central database 56 is a relational database
10 comprising a number of tables. There are other tables for audit, administrative and archive purposes.

Promoters can interact with the system via a web page or a software tool.

15

The promoter can register and create offers via a form on the central website 52 at any time and it is the responsibility of the promoter to maintain the information relevant to the promoter in the central
20 database 56.

The form will ask the Promoter to specify the following:

1. Target location;
2. Valid referrer locations (can be multiple) to ensure
25 that the user interaction is not being spoofed;
3. Redemption location. When a User wants to redeem a reward, the central application 54 will redirect the user to this location.
4. Offer expiry date. When this date is reached, the
30 central application 54 will purge all invalid

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rewards.

Promoters can update, delete and list their offers.

5 After this information is submitted, the promoter will receive an ID enabling them to alter this information at a later date. They will also receive two identifiers: one being the target, the other being the target for the redemption of the reward.

10

The system administrator can perform management functions on the central database 56.

The following is a functional description of common
15 functions that are carried out according to a representative embodiment of the present invention. The functions are classed in three groups, namely, user functions (Unn), Promoter functions (Pnn) and Management functions (Mnn).

20

Fn #	User Functions
U01	Receive reward 1st time with cookie
U02	Receive reward 1 st time with NO cookie
U03	Reject reward 1st time with cookie
U05	Receive reward
U06	List rewards
U07	Redeem reward - physical voucher
U08	Redeem reward - Internet purchase
U09	Email reward
U10	Receives emailed reward
U11	User changes PC
U12	User enters some personal information

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	Promoter Functions
P01	Register
P02	Logons on
P03	Create Offer
P04	List Offers
P05	Update Offer
P06	Delete Offers
P07	Validate reward
P08	Expire reward
	Management Functions
M01	Logon
M02	Runs a report
M03	Suspend Promoter
M04	Delete an Offer
M05	Create an Offer
M06	Set parameters

U01 User receive reward - 1st time with cookie

Pre-Condition

User is connected to Internet

- 5 User accepts cookies

Use Case

- ```

1. User is surfing the web
2. User clicks on interactive image - banner/advert/text
3. User sees 'welcome to Rewards' web page
10 4. User clicks 'continue'
 5. User taken to target web page

```

### Post Condition

User's receives cookie ID

[Optional: User writes down ID]

- 15 Central database updated

U02 User receive reward - 1<sup>st</sup> time with NO cookie

## Pre-Condition

User is connected to Internet

User does **not** accept cookie.

- ```
20 Use Case
    1. User is surfing the web
    2. User clicks on interactive image - banner/advert/text
    3. User sees 'welcome to Rewards' web page
    4. User clicks on 'no cookies please'
```


Post Condition

Pre-Condition

- ## Use Case

- ### Post Condition

U08 User redeem reward - Internet purchase

Use Case

- ### Post Condition

30 User receives benefit

Pre-Condition

Use Case

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- Address
- Age bracket

5. User sees 'confirmation' web page (flashes up for 1 sec)

5 6. User taken to target web page

Post Condition

User gets 2 rewards - the promoter's and a system reward
Central database is updated

10 **Promoter use cases**

P01 Register with Rewards

Pre-Condition

Promoter has an offer to promote
Promoter visits Rewards website

15

Use Case

1. Promoter clicks 'register'
2. Promoter enters details:

- Name
- 20 • Address
- Company
- Type of business
- Email
- Phone

25 3. Promoter clicks 'OK'

Post Condition

Promoter is registered
Promoter receives id & password

30 P02 Promoter Logon

Pre-Condition

Promoter is registered [p01]

Use Case

1. Promoter clicks 'Promoters'
- 35 2. Promoter enters ID
3. Promoter enters password
4. Promoter hits 'enter'
5. Promoter screen is displayed

Pre-Condition

Use Case

- ```
10 Offer is created
```

## M06 Admin Sets Parameter

```
15 obtain and store the name of the user).
```

Admin is logged on [m01]

## Use Case

- 25 **Post Condition**  
Offer is created

1. The User is viewing the web.

- ```
35         to list all their current rewards and their status
```


invention can be modified so as to perform these applications:

Automatic Teller Machine/Self-Service Kiosk/Point of Sale

5 Terminals

The present invention can be used in conjunction with an automatic teller machine (ATM), self-service computer controlled kiosk or POS terminal. Typically, a user will
10 insert a card (such as an ATM card, credit card, debit card or smart card) to commence a transaction.

Advertising is displayed to a user on a screen (for example, a touchscreen) before, during or after a typical transaction. The advertisements can be enabled with the
15 rewards indicator 36 and related to an offer in the central database 56. When an advertisement 34 or image is selected by the user via touchscreen or trackball, a reward is associated to the card or account that is being used. Specific screens can be used to display the
20 rewards currently held. The card can then be used to redeem rewards to print coupons or at a point-of-sale device linked to the central rewards database.

Mobile (Cell) and Fixed Line Phones and Personal Data

25 Assistants

The quality of screen displays on mobile and fixed line telephones and PDAs is improving. Such displays can be used to display messages and other information such as
30 stock prices and bank account balances. A service that

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transmits information messages to a mobile phone could also transmit and display to the user an advertisement 34. If the user sees advertisement that has an associated rewards indicator 36, and responds, (for example, by pressing the '#' button on the telephone keypad) then their telephone ID number (such as a SIM card number) will be recorded in the database 56 as being eligible to claim the selected rewards. Accrued rewards can be reviewed via an Interactive Voice Response (IVR) or screen-based menu using the telephone. Redemption of a reward could occur automatically using Caller Line ID or entering the phone number when the user places their order via their telephone.

It will be appreciated that more than one method can be used to obtain and view rewards. For example, if the user number of the web application discussed in the detailed description above was associated with the user's mobile telephone ID number, a user could obtain, view and redeem rewards using both their web browser and mobile telephone. A single "account" could store all rewards for that user.

Stadium Seats

Advertising can be displayed during replays and close-ups via in-seat monitors at newer or refurbished stadiums. Some or all of these advertisements can include a rewards indicator 36 related to an offer in the central database 56. When an advertisement or image is selected by the

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